

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	224	annuity same (life near insurance)	US-PGPUB; USPAT; USOCR	OR	ON	2007/05/16 12:33
L2	54	1 same (convert\$ conversion chang\$3 modif\$6)	US-PGPUB; USPAT; USOCR	OR	ON	2007/05/16 12:35
S1	188	annuity same (life adj insurance)	US-PGPUB; USPAT; USOCR	OR	ON	2007/05/16 12:33
S2	1	S1 same (conversion adj date)	US-PGPUB; USPAT; USOCR	OR	ON	2006/06/28 13:44
S3	20	S1 same (convert\$3 conversion)	US-PGPUB; USPAT; USOCR	OR	ON	2006/06/28 13:47
S4	6	("20020035489" "5752236" "5864685" "5884285" "5966693" "6304859").PN. OR ("6950805"). URPN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/06/28 14:17
S5	92	"conversion date"	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:33
S6	19	S5 same insur\$5	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:35
S7	1	S5 same life	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:36
S8	3	S5 same policy	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:39
S9	3	S5 same policy	US-PGPUB; USPAT	OR	ON	2006/08/30 15:39

Set	Items	Description
S1	538	(CONVERT? OR CONVERSION? ?) (10N) (ANNUITY OR ANNUITIES) (10N-) (LIFE() INSURANCE)
S2	273	S1 NOT PY>2001
S3	110	S2(S) (TAX OR TAXES OR IRS OR POLICIES OR POLICY)
S4	87	RD (unique items)
File 13:	BAMP 2006/Jun W3	
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File 340:	CLAIMS(R)/US Patent 1950-06/Jun 27	
	(c) 2006	IFI/CLAIMS(R)
File 348:	EUROPEAN PATENTS 1978-2006/ 200626	
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File 485:	Accounting & Tax DB 1971-2006/Jun W3	
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DIALOG 411 SEARCH RESULTS.

4/3,K/3 (Item 3 from file: 13)
DIALOG(R)File 13:BAMP
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00559639 Supplier Number: 24015259 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Using Annuity Contracts For Transferring Wealth
(Life insurance agents urged to check into possibility of leveraging
clients' tax-deferred annuity contract into successful wealth transfer
tool)
National Underwriter Life & Health-Financial Services Edition, v 101, n 35
, p 7,22
September 01, 1997
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1172

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for his daughter? In our scenario, the client did not think he would need the annuity contract for income. Therefore, why not convert the contract value into an income stream to fire a life insurance policy ' owned by an irrevocable trust for the daughter? Unlike the annuity contract, the proceeds from a life insurance policy are generally income- tax free. In addition, if the life insurance policy is owned by a third party from the start, the client should be able to keep the proceeds out of his taxable estate for estate tax purposes.

The immediate annuity income received by the client will be partially income taxable, as...

4/3,K/4 (Item 4 from file: 13)
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00534923 Supplier Number: 23757923
Transamerica Occidental Life Insurance Company
(Transamerica Occidental Life Insurance is using the theme "company of
choice" as part of its marketing strategy)
Broker World, p NA
January 1997
DOCUMENT TYPE: Journal ISSN: 0273-6551 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...preceding needs, Transamerica developed and launched new products and services, such as equity-indexed universal life insurance and equity-indexed annuities , and eased its policies by issuing policy waivers, extending convertibility without imposing additional fees, and simplifying underwriting requirements. Article lists Transamerica's survey results.

1 4/3,K/5 (Item 5 from file: 13)
DIALOG(R)File 13:BAMP
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00511945 Supplier Number: 23667231 (USE FORMAT 7 OR 9 FOR FULLTEXT)
One Niche Market: Two Approaches

A life insurance policy for a life insurance contract

A life insurance or endowment policy for an endowment or annuity contract (An annuity can't be traded tax-free for a life insurance contract. The reason is that this would eventually convert taxable profit in the annuity into tax-free profit at death.)

Some good news: Let's say Harry bundles his life insurance policies that have losses, and transfers their combined value for a new annuity. Assume he has paid base premiums of \$200,000 for several permanent life insurance policies that have \$100,000 in aggregate cash values. He exchanges them tax-free for a \$100,000 single-premium immediate annuity that pays out \$8,000 annually over 25 years. The result: Both his (a) investment...

...expected return is \$200,000, an exclusion ratio of 100 percent. His entire payout is tax-free. If, instead, he surrenders these policies and pays the cash into an annuity, its exclusion ratio is $\$100,000 = \$200,000$ or 50 percent. Only one-half the payout would be tax sheltered.

The law regarding 1035 exchanges isn't difficult to read, but it is formidable...

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01916929 05-67921
Life insurance can "save" your client's deferred annuity
Wertlieb, Frederick J; Slamowitz, Richard M
Broker World v19n11 PP: 100-106+ Nov 1999
ISSN: 0273-6551 JRNL CODE: BRW

...ABSTRACT: are subject to multiple layers of taxation at the death of the contract owner. A tax deferred annuity bailout plan is presented which demonstrates the enormous benefits available to a client who converts his deferred annuity to an immediate annuity, and uses those immediate annuity distributions to fund a life insurance policy within a wealth replacement trust. The result is a significantly increased benefit that will ultimately...

4/3,K/9 (Item 4 from file: 15)
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01497351 01-48339
Using annuity contracts for transferring wealth
Oliver, John
National Underwriter (Life/Health/Financial Services) v101n35 PP: 7, 22
Sep 1, 1997
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 1192

...TEXT: for his daughter? In our scenario, the client did not think he would need the annuity contract for income. Therefore, why not convert the contract value into an income stream to fund a life insurance policy owned by an irrevocable trust for the daughter? Unlike the annuity

contract, the proceeds from a life insurance policy are generally income-tax free. In addition, if the life insurance policy is owned by a third party from the start, the client should be able to keep the proceeds out of his taxable estate for estate tax purposes.

The immediate annuity income received by the client will be partially income taxable, as...

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01437652 00-88639
Exploding the tax time bomb
Adkins, Gary E
Life Association News v92n6 PP: 147-149 Jun 1997
ISSN: 0024-3078 JRNL CODE: LAN
WORD COUNT: 920

...TEXT: he'd heard.

"Boy," he said, "I'm going to go back to all my annuity clients and tell them what a big tax time bomb they're sitting on and convert them all to life insurance."

"Do you really believe annuities are a tax time bomb?" I asked.

"Sure do!" he said.

"Then why did you sell these people..."

4/3,K/11 (Item 6 from file: 15)
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01328741 99-78137
Life insurance as a qualified plan investment: Taking on the qualified plan rules
Larson, W Andrew; Norquist, Jennifer M
Journal of the American Society of CLU & ChFC v50n6 PP: 66-74 Nov 1996
ISSN: 1052-2875 JRNL CODE: CLU
WORD COUNT: 6322

...TEXT: any PS 58 basis in the contract (if the contract is distributed in kind or converted to an annuity contract and annuitized, as described later).

Assuming a triggering event has occurred and a life insurance policy is distributed in kind, the employee is taxed on the cash value, unless the policy is converted into an annuity contract within 60 days of distribution." If a timely conversion to an annuity contract occurs...

4/3,K/12 (Item 7 from file: 15)
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01314528 99-63924

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If you choose to **convert** your **life insurance**, you will be credited with the **conversion** value of your Basic **life insurance** coverage. The **conversion** value (or ...

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